

**EXHIBIT A**



### ADJUSTABLE RATE NOTE

(LIBOR Six-Month Index (As Published In *The Wall Street Journal*) - Rate Caps)

THIS NOTE PROVIDES FOR A CHANGE IN MY FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY. THIS NOTE ALLOWS MONTHLY PAYMENT OPTIONS FOR AN INITIAL PERIOD. THIS NOTE MAY REQUIRE UNPAID INTEREST TO BE ADDED TO LOAN PRINCIPAL AND REQUIRE ME TO PAY ADDITIONAL INTEREST ON THE UNPAID INTEREST (NEGATIVE AMORTIZATION).

October 26, 2006

BOWIE

MD

[Date]

[City]

[State]

11509 Brigit Ct., Bowie, MD 20720

[Property Address]

11509 Brigid Court, Bowie, MD 20720

[Borrower's current address]

CERTIFIED TRUE COPY  
10/26/16/08

#### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 546,400.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is Bear Stearns Residential Mortgage Corporation. Lender's address is 640 Freedom Business Center Dr, Suite 600, King Of Prussia, PA 19406. I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

#### 2. INTEREST

Interest will be charged on unpaid Principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.250%. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

#### 3. PAYMENTS

##### (A) Time and Place of Payments

I will make my monthly payments on the first day of each month beginning on December 01, 2006. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal, if any. If, on November 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PMT Processing Dept, P. O. Box 225749, Dallas, TX 75222-5749 or at a different place if required by the Note Holder.

5 YR OPTION ARM NOTE-MULTISTATE-BSR4008  
MTA-LIBOR Six Month Index

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16928285

[29]

CONSUMER ENFORCEMENT ACTION  
CONSENT ORDER & JUDGMENT



27109 697

Return To:

Bear Stearns Residential  
Mortgage Corporation  
9201 E. Mountain View Road,  
Suite 210  
Scottsdale, Arizona 85258

Prepared By:

640 Freedom Business Center  
Dr, Suite 600  
King Of Prussia, PA 19406

**COSMOPOLITAN REAL ESTATE  
SETTLEMENTS, INC.**

8555 16th Street, Suite 750  
Silver Spring, Maryland 20910

Case # 06-1578

A

1/2

[Space Above This Line For Recording Data]

Tax ID# 14-1579390

**DEED OF TRUST**

MIN 100386100002431666

CLERK OF THE  
CIRCUIT COURT  
27 FEB -8 AM 10:28

**DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated October 26, 2006 together with all Riders to this document.

(B) "Borrower" is Cameron Jefferson

IMP FD SURE \$	20.00
RECORDING FEE	20.00
TOTAL	40.00
Res# PG02	Rcpt # 60816
PM ARK	Blk # 3083
Feb 08, 2007	10:28 am

Borrower is the trustor under this Security Instrument.

(C) "Lender" is Bear Stearns Residential Mortgage Corporation

Lender is a Corporation

organized and existing under the laws of The State of Delaware

16928285

16928285

MARYLAND-Single Family- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3021 1/01

VMP-6A(MD) (0005).02

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Initials: *cg*

VMP MORTGAGE FORMS - (800)521-7291

[30]

CONSUMER ENFORCEMENT ACTION  
CONSENT ORDER & JUDGMENT



**SPS** | **SELECT**  
**SERVICING, inc.**  
P.O. Box 65250  
Salt Lake City, UT 84165

February 4, 2015

Cameron Jefferson  
11509 Brigit Court  
Bowie, MD 20720

*Re: Select Portfolio Servicing Loan No. 0015233554*

Dear Cameron Jefferson:

Thank you for your correspondence dated December 31, 2014. In the correspondence, you raised notice of errors regarding the following:

- The Servicing of the Loan
- Note Holder
- Document Request
- Validation of Debt
- Original Creditor
- Foreclosure
- Fees

Our investigation included a review of our records and we have concluded the following.

**The Servicing of the Loan:** Select Portfolio Servicer Inc. (SPS) is a mortgage servicer. This means that we did not originate the mortgage loan, nor do we own the mortgage loan. As the servicer of the loan, SPS accepts monthly mortgage payments and administers the terms of the loan. Because SPS did not originate the loan, we cannot respond to any allegations made regarding origination.

**Note Holder:** We service the loan on behalf of the Note holder. A letter dated January 7, 2015 indicating the Note holder for your loan is enclosed for your records. You may contact our Customer Service Department at 800-258-8602 with any questions regarding the loan. Their hours of operation are Monday through Thursday from 8:00 a.m. to 11:00 p.m., Friday from 8:00 a.m. to 9:00 p.m. and Saturday from 8:00 a.m. to 2:00 p.m., Eastern Time.

**Document Request:** Original loan documents are stored in a secure location and are subject to the control of a document custodian.

**Validation of Debt:** To validate the debt, we have provided a signed copy of your Adjustable Rate Note and Deed of Trust.

**Original Creditor:** According to the origination documents, the original creditor for the above loan is Bear Stearns Residential Mortgage Corporation whose address is 640 Freedom Business Center Drive, Suite 600, King of Prussia, PA 19406.

**Foreclosure:** The Notice of Default was sent in accordance with the provisions of your Adjustable Rate Note, Deed of Trust and State Laws. SPS sends these notices to advise you of the default amount on your loan. In addition, it advises that should the default not be cured by the cure date indicated on the notice, your loan may be accelerated and may be referred to outside counsel to commence foreclosure action.





December 23, 2013



CAMERON JEFFERSON  
11509 BRIGIT CT  
BOWIE, MD 20720

**PLEASE READ THIS NOTICE CAREFULLY. TAKE ACTION TO AVOID THE LOSS OF YOUR PROPERTY.**

**NOTICE OF DEFAULT  
RIGHT TO CURE**

RE: Loan Number: 0015233554 secured by real property located at  
11509 BRIGIT CT  
BOWIE MD 20720

Dear Customer(s),

The mortgage loan on your property is in default as a result of your failure to make payments as required by the Note and Deed of Trust or Mortgage (Security Instrument). We have previously sent you letters and communications regarding this default in an attempt to resolve this matter. This letter provides information about the default and what rights you have to cure the default. Select Portfolio Servicing, Inc. (SPS) services your mortgage loan and has been instructed on behalf of the holder of the promissory note to pursue remedies under the Security Instrument unless you take action to cure the default before the Cure Date shown below. The Noteholder on your Loan is Wells Fargo Bank, National Association, as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns Mortgage Funding Trust 2006-AR4, Mortgage Pass-Through Certificates, Series 2006-AR4 (c/o SPS, P.O. Box 65250, Salt Lake City, Utah 84165).

This letter provides notice of the following:

**The Default**

You have failed to make payments under the Note and Security Instrument as shown below. This letter is a formal demand for payment.

**Action Required to Cure the Default**

To cure this default, you must pay the Amount Required to Cure together with payments which may subsequently become due, on or before the Cure Date listed below.

**Amount Required to Cure the Default**

As of the date of this letter, the total amount due and required to cure the default on your loan is \$171,543.76 (Amount Required to Cure) as itemized below:



LR063

00009086000202020300

0015233554





January 7, 2015



CAMERON JEFFERSON  
11509 BRIGIT CT  
BOWIE, MD 20720-0000

RE: Account No: 0015233554  
Property Address: 11509 BRIGIT CT  
BOWIE, MD 20720

Dear CAMERON JEFFERSON:

Select Portfolio Servicing, Inc. (SPS) acknowledges receipt of your correspondence dated 01/05/2015 regarding the above referenced account. In your correspondence, you requested information regarding the name of the "owner" of the account, sometimes also referred to as the "investor", "creditor", and/or "note holder".

Wells Fargo Bank, National Association, as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns Mortgage Funding Trust 2006-AR4, Mortgage Pass-Through Certificates, Series 2006-AR4 is the owner of the account, and SPS is the mortgage servicer of the account.

The owner status of the loan is based upon a review of our records as of the date of this letter. Loan ownership status may change from time to time.

As the mortgage servicer, SPS is authorized to collect all payments and administer the terms of the note and security agreement. Questions or disputes regarding the account and any requests for mortgage assistance should be directed to SPS in order to ensure a timely response and resolution.

If other items were raised in your correspondence, they will be addressed under separate cover.

If you have any questions or concerns, please contact me directly at 866-878-5178 ext. 51717, between the hours of 7:30 a.m. and 4:30 p.m., Eastern Time.

Sincerely,

Tiah Thompson  
Customer Advocate  
Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, hágala traducir. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta llamando al teléfono 800-831-0118 y marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.



AD:11

00051032000151010100

0015233554





April 10, 2015



CAMERON JEFFERSON  
11509 BRIGIT CT  
BOWIE, MD 20720

**Your mortgage loan payment is past due and your property may be referred to foreclosure**

Re: Account Number: 0015233554  
Property Address: 11509 BRIGIT CT  
BOWIE, MD 20720

Dear CAMERON JEFFERSON:

We are writing to give you important, time-sensitive information about your past-due mortgage loan payment because your property is close to being referred to foreclosure.

We want to give you important information about the status of your account, discuss next steps, and let you know about payment assistance options that may be available. **Be sure you read this letter in its entirety.** It spells out, in legal terms, why we are moving forward with the foreclosure process.

We are required to notify you of the following:

**Important account information**

- The total amount needed to reinstate or bring the account current is \$207,115.44. Please note: This amount is subject to change. Please call us at one of the telephone numbers listed below for the most current amount.
- The amount of the principal obligation under the mortgage is \$587,937.22.
- The date through which the account is paid is March 1, 2009.
- The date of the last full payment was August 22, 2013.
- The current interest rate in effect for the loan is 7.250%. Depending on your plan type, this interest rate may not be the current interest rate in effect on your loan as of the date of this letter, but rather the interest rate in effect as of the date through which the account is paid March 1, 2009.
- The date on which the interest rate may next reset or adjust is November 1, 2011. Depending on your plan type and the oldest missed payment, this date may be in the past.
- The amount of any prepayment fees to be charged, if any, is not applicable.
- The amount of late payment fees included in the above reinstatement amount is \$0.00.

**Right to foreclose**

Select Portfolio Servicing, Inc. (SPS) services the mortgage loan on your property located at the address referenced above. Borrower executed a promissory note secured by a mortgage or deed of trust ("the security instrument"). SPS intends to cause a foreclosure action to be commenced on the mortgaged property. The foreclosure will be conducted in the name of:

Wells Fargo Bank, National Association, as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns Mortgage Funding Trust 2006-AR4, Mortgage Pass-Through Certificates, Series 2006-AR4 ("Noteholder").



THIS IS NOT AN EVICTION NOTICE

CH414

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